

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: KENDRA L. YARBROUGH	§	Case No. 1:22-bk-00999
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/31/2022.
- 2) The plan was confirmed on 09/14/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/23/2023, 03/21/2023, 09/05/2024, 10/01/2024.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 01/23/2023.
- 5) The case was dismissed on 11/04/2024.
- 6) Number of months from filing or conversion to last payment: 28.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 58,825.13	
Less amount refunded to debtor(s)	\$ 2,291.60	
NET RECEIPTS		\$ 56,533.53

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,763.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,569.33	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 8,332.33
Attorney fees paid and disclosed by debtor(s):	\$ 1,237.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN M HYAMS ESQUIRE	Lgl	0.00	NA	NA	4,763.00	0.00
NAVY FEDERAL CREDIT UNION	Uns	135.00	135.00	135.00	0.00	0.00
NAVY FEDERAL CREDIT UNION	Sec	7,859.00	7,520.71	0.00	0.00	0.00
NAVY FEDERAL CREDIT UNION	Sec	167.00	307.92	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	552.00	552.16	552.16	0.00	0.00
COMMONWEALTH OF	Pri	0.00	7,404.62	6,898.75	0.00	0.00
COMMONWEALTH OF	Uns	7,404.00	7,404.62	505.87	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	10,781.20	8,157.14	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	10,781.00	10,781.20	2,624.06	0.00	0.00
CAPITAL ONE BANK	Uns	4,077.00	4,077.89	4,077.89	0.00	0.00
AMS PORTFOLIO SERVICE	Uns	0.00	351.84	351.84	0.00	0.00
UPSTART NETWORK	Uns	2,420.00	2,420.82	2,420.82	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	2,627.00	2,627.01	2,627.01	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,889.00	3,608.70	3,608.70	0.00	0.00
ONEMAIN FINANCIAL	Uns	11,460.00	11,561.94	11,561.94	0.00	0.00
CAPITAL ONE BANK	Uns	681.00	696.47	696.47	0.00	0.00
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
YORK ADAMS TAX BUREAU	Pri	0.00	3,715.58	2,965.58	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
YORK ADAMS TAX BUREAU	Uns	0.00	3,715.58	750.00	0.00	0.00
FREEDOM MORTGAGE	Con	0.00	NA	NA	48,201.20	0.00
FREEDOM MORTGAGE	Sec	265,410.00	264,919.89	21,284.95	0.00	0.00
FREEDOM MORTGAGE	Sec	0.00	264,919.89	2,096.20	0.00	0.00
NAVY FCU	Uns	417.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 119,582.84	\$ 48,201.20	\$ 0.00
Mortgage Arrearage	\$ 23,381.15	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 142,963.99	\$ 48,201.20	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 18,021.47	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 18,021.47	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 29,911.76	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,332.33	
Disbursements to Creditors	\$ 48,201.20	
TOTAL DISBURSEMENTS:		\$ 56,533.53

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/23/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.